



Docket No.: J2167.0112/P112

*Handwritten signature and date 1/7/04*

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Patent Application of:  
Jay Merves, et al.

Application No.: 09/470,180

Art Unit: 3627

Filed: December 22, 1999

Examiner: K. Rice

For: STRUCTURED FINANCE  
PERFORMANCE ANALYTICS SYSTEM

**RESPONSE TO NON-FINAL OFFICE ACTION**

U.S. Patent and Trademark Office  
2011 South Clark Place  
Customer Window, Mail Stop Non-Fee Amendment  
Crystal Plaza Two, Lobby, Room 1B03  
Arlington, VA 22202

**RECEIVED**  
DEC 30 2003  
**GROUP 3600**

Dear Sir:

**INTRODUCTORY COMMENTS**

In response to the Office Action dated June 19, 2003 (Paper No. 4),  
please reconsider the above-identified application in light of the following remarks:

**FEE CALCULATION**

Any additional fee required has been calculated as follows:

	Claims Remaining After Amendment	Highest Number Previously Paid	Number Extra Claims Present	Rate	Additional Fee
Total	44	- 44* =		X	
Independent	1	- 3** =		X	
First presentation of Multiple Dependent Claim(s) (if applicable)					
TOTAL					0.00

\*not less than 20

\*\* not less than 3

No additional fee is required.

In the event a fee is required or if any additional fee during the prosecution of this application is not paid, the Patent Office is authorized to charge any underpayment or credit any overpayment to Deposit Account No. 50-2215.

## CONTINGENT EXTENSION REQUEST

If this communication is filed after the shortened statutory time period had elapsed and no separate Petition is enclosed, the Commissioner of Patents and Trademarks is petitioned, under 37 CFR 1.136(a), to extend the time for filing a response to the outstanding Office Action by the number of months which will avoid abandonment under 37 CFR 1.135. The fee under 37 CFR 1.17 should be charged to our Deposit Account No. 50-2215.

**Remarks/Arguments** begin on page 3 of this paper.